

G. R. S. 58]

Previous references.

File No. 64-15

Serial No. 1

1915-16

(S. F.)

Later references.

S. F. 64-1585 2, 415,
3. July 1916.

C. 2 239-16(1+2)

S. F. 47-1785 1261
3. Jan. 1918.

GENERAL AND REVENUE SECRETARIAT.

Serial No. 1

Part B for December 1915

SUBJECT.

State Life Insurance to the public
of Mysore.

Sb. 1. Final order:-

Sanctions the extension of State
Life Insurance to the General
public.

GPB-10,000-23-3-15

M. Parthasarathy Nair

21-12-1915.

N^o. C. 275.
17. 11. 15.

G. R. S. 11]

1915-6

GENERAL AND REVENUE SECRETARIAT.

lyl *fin*

NOTES.

File No. 64

FILE HEADING.

*State Life Insurance To the
public of Mysore.*

From

No.	Dated		Received
Diary No.	Enclos.	Spare Copies.	Serial No.

BRIEF ABSTRACT OF LETTER.

NOTES AND ORDERS.

NOTES—First Sheet.

p

(C2)

State Insurance.

The Public Scheme should be kept -- separate from the officials scheme, but for the present managed by the same committee and the same office.

2. The accounts &c, should be separately maintained and balanced.

3. There should be both a bonus system, (payable at 55 or 60 years) and whole -- life insurance system.

4. The rates should be so calculated as to allow a margin for payment of medical fees, full office management, and perhaps payment of advertisement and commission charges.

5. There should be a limit fixed to sum insurable on any single life - anything between 1000 and 5000 Rs.

6. The scheme should insure only those who are natives of Mysore or are permanent residents of the State.

7. Premia should be made payable --- monthly, half yearly or yearly, some -- grace period being allowable in each case.

8. Medical men qualified to give -- certificates should be specially nominated for each district.

9. After a year's working, the office and management may be reorganised.

4

REPLY.

(To be written on this margin.)

Office of the Dewan of Mysore.

NOTE.

Dated..... 28th October 1915.

Note dated the 27th October 1915
from the First Member of Council on State
Life Insurance.

Please study this and put up a
forwarding note to the Financial Secretary
for early action.

PSS.D.

28.10.15

26

within 3 days.

P.J.O.

REPLY.

(To be written on this margin.)

Office of the Dewan of Mysore.

NOTE.

Dated.....2nd November 1915.

Note dated the 27th October 1915
by the First Member of Council on the
extension of the benefits of the State
Life Insurance to the Public.

Forwarded to the Financial Secre-
tary for favour of furnishing a draft
Government order in accordance with
the First Member's suggestions. If he
has any suggestions of his own to make
the same may also be incorporated in the
draft. I shall be obliged if the papers
are returned through the First Member
as early as possible.

3.11.15.

ab
h

Feser)

L A draft order as described, the extending the
State Life Insurance to the general public
is put up.

Particular reference is invited to rule

Serial
No.

4 A - If considered undesirable it
may be omitted.

5 In rule 5 the minimum &
maximum amounts of salaries
have been fixed at 100 & 2500
respectively subject to approval.

Reserv)

He.
5/11/15

598

~~Approved~~ Please make addns to
para I as indicated in draft & resubmit

M
3/11

Sub? with revised draft. The F. Secy said that
a para may be added sanctioning a tempy
as not exceeding Rs 100 p. m. to carry on
work for the present, the required amount
being met from the savings under the
provision made for actuarial scholarship.

Blru
10/11

Reserv)

He
10/11

But why is the draft bald? It
disposes of a R. A. subject and a
reference from the Secy E. C. and
these two references should be read
at the top as usual.

2252675 C 275
97 File No. 64 of 1915.

Serial
No.

44

The draft order may be

19/11 cell
20/11

The draft order approved

22.11.15

Recd
late 23/11

Forward to write compliments to the Financial Secretary

after circulation

Deputy Secy
24/11

711.

Sub
The submitted to Dewan for final
approval. The other members of Council
~~are in favour~~ have approved the draft.

The papers relating to H.H.'s
sanction to the measure are not in
the file but H.H.'s sanction was
announced by the Dewan in his
closing speech at the last session of
the Dasara Assembly. In these
circumstances it is for consideration
whether the draft has to go up to
H.H.

M
24/11

2597
24-11-15

17

I shall be obliged if this comes up
with a Final Note by the First Member of Coun-
cil. A Draft Submission Note may also be
kindly put up.

26.11.15.

RB

Serial
No.

(1st member)

he
29/11Final note
signed &
returned by
1st member

12

A draft submission note initiated by
J. S. and a final note signed by the
1st member are subd.

Dewan)

he
4/122862
6.12.15

1 To The Secretary, State Insurance
Committee.
The Comptroller, Mysore fort.
The Heads of Departments and
The Deputy Commrs. of Districts.
No. 2704-53 of 16.12.15
Sanctions the extension of
State Life Insurance to the General
public.

Σ. 2

OFFICE OF THE SECRETARY,
MYSORE STATE LIFE INSURANCE COMMITTEE,

No. 2653—Enc. one file of papers.

Bangalore, dated 29th January
20th February 1912.

FROM

M. N. KRISHNA RAO, Esq., B.A.,
*Offg. Secretary, Mysore State Life Insurance
Committee, Bangalore.*

*The Secretary, Education Committee,
Mysore Economic Conference, Bangalore.*

SIR,

In reply to your docket No. 58, dated 15th August 1911, and in continuation of this Office No. 1031, dated 26th September 1911, I have the honor to forward herewith a copy of Resolution II, passed at the meeting of the Insurance Committee, held on the 27th January 1912, together with the notes, rules and the opinions therein referred to.

I have the honor to be,

Sir,

Your most obedient servant,

M. N. KRISHNA RAO,
*Secretary,
Insurance Committee.*

Extract from the Proceedings of the Meeting of Mysore State Life Insurance Committee, held on Saturday the 27th January 1912.

RESOLUTION II.

Docket of the Education Committee Secretary of the Economic Conference, asking for opinion of the Committee on the subject of extension of State Life Insurance to general public of Mysore.

That copies of the Insurance Secretary's note and the rules framed thereunder, and the opinion of the Members of the Insurance Committee be sent to the Education Committee Secretary of the Economic Conference.

(True copy)

BANGALORE,
1st February 1912.

S. KRISHNAMACHAR,
*Assistant Secretary,
Insurance Committee.*

Copy of opinions of the Members of the Insurance Committee.

1. K. S. DORASWAMI IYER, Esq.,

Offg. Excise Commissioner in Mysore.

“ I am not sure that the reasons adduced are sufficiently convincing to warrant our entering into competition with private companies and whether the principle on which the deposits in the Savings Bank were restricted not very long ago would not clash with the principle underlying the proposal to organise a State Insurance for the public. ”

2. DR. P. S. ACHYUTA RAO, L.M.S.,

Offg. Senior Surgeon to the Government of Mysore.

“ I am not in favour of the Government undertaking this commercial business. I would leave the matter to the several private companies which have been doing good business and which have agencies in Bangalore. ”

3. RAO BAHADUR M. MUTTANNA, Esq.,

Conservator of Forests in Mysore.

“ In my opinion there is no necessity for the extension of the State Life Insurance to the general public of Mysore and that the public would not derive any special benefit thereby. There are several private companies which afford equally good facilities and security to insurers. ”

4. H. V. NANJUNDAYYA, Esq., M.A., M.L.,

Second Councillor and President, Insurance Committee.

“ I reserve my opinion for the present, as I have not been able to consider it in all its aspects yet. The Rules seem generally suitable except the note II to last Rule. ”

5. D. DEVARAJ URS, Esq.,

Inspector-General of Police in Mysore.

“ Approves the notes and the rules thereunder for the extension of the State Life Insurance to the general public of Mysore. ”

6. T. SATYARAJ CHETTY, Esq., B.A.,

*Assistant Comptroller and Joint Secretary,
Insurance Committee.*

“ I still think Government should not and cannot undertake the establishment of Life Insurance.

The Scheme partakes of the nature of speculation and it is not fair that there should be contingency, however remote, of a few being benefited at the expense of the general tax-payer.

The establishment of Life Assurance for the benefit of its subjects has not so far been recognised as part of the idea of Government—a proof in itself that it should be left to private enterprise.

No idea can be formed of the establishment that should be maintained if Government should take up such a general scheme. ”

Opinion of Mr. M. N. Krishna Rao, B.A., Officiating Comptroller.

A modest Scheme intended mainly for the benefit of the poorer classes of His Highness' subjects commends itself to me. For several reasons, the advantages of the private insurance companies are not or cannot be availed of by them. Most

of them are ignorant and do not trust their money with private companies. They are also not capable of conducting the transaction connected with insurance of their lives in companies. In the Government, however, they have absolute confidence and it is ever so easy for them to transact business with it as they are accustomed to have some kind of dealing or other with it and as its officers are also known to them.

In the case of these classes the need for life insurance is as great as, if not greater than, in that of the rich and middle classes and I think they will be grateful to Government if it undertakes to help them in their attempts to secure a provision for old age and for dependents. The provision they require is comparatively small and they can only pay petty sums as periodical premia. By limiting the premia to a small amount the benefit of the Scheme can be mainly confined to the poorer classes. If the provision that can be secured under the arrangement is small it will offer no attraction to the well-to-do classes. The rules proposed provide for a monthly minimum of Re. 1 and a monthly maximum premium of Rs. 50 and both these limits are unsuitable according to the object which I think the Scheme should keep in view.

To induce the largest number of poor people to insure their lives it is necessary to provide all possible convenience in regard to the submission and disposal of proposals, medical examination, payment of premia and discharge of accrued claims.

The upper and middle classes require no assistance in this direction and there is therefore no need or justification for the Government to undertake the business on their behalf. The poor, however, require such assistance and a Scheme of State Insurance intended mainly or exclusively for their benefit, is, I think, a measure which it is desirable that the Government should undertake.

Docket No. 58, dated 15th August 1911, received from the Secretary to the Education Committee of the Mysore Economic Conference, asking for opinion of the Insurance Committee on the subject of extension of State Life Insurance to the general public of Mysore, is herewith submitted.

2. The object with which the Mysore State Life Insurance is proposed to be extended to the general public of Mysore is to afford them an opportunity of learning first hand the benefits arising out of an institution of the kind and to inculcate in them provident habits. The successful working of the Scheme among Government servants during the last 20 years has created a demand for it among the general public on account of the undoubted security and other facilities offered by Government. It is often urged that in India savings are hoarded up instead of being invested in profitable ways and for the mutual benefit of its people, but such ways are seldom pointed out by responsible individuals or bodies, such as a Government, who have abiding interest in the people. When this is done, (the introduction of co-operative credit system is an instance in point) people are not slow to learn and appreciate the advantages derived from it. The extension of the State Life Insurance to the people of Mysore would be one such way of investing money pointed out to them, and it will result in great advantage to the people. It will bring the people in closer touch with the Government by adding one more bond in the relationship between them.

3. It might be urged that Insurance business being in the nature of a Commercial undertaking ought not to be undertaken by Government, that it will be an encroachment on private enterprise and no civilised Government has yet reckoned it as forming part of the business of Government and so forth. But it may be pointed out that in Mysore there is at present no enterprise in the shape of local insurance companies. The utmost effect that the proposed action of Government will have on outside private companies doing business in Mysore would be that of creation of a new office whose operations would be within a limited area and these companies have no ground of complaint. In many a civilised Government some aspect of the business has been or about to be undertaken in the interest of its servants, or the people and it is said that one such Government, Italy, is considering the question of making Insurance its monopoly. If the State could do the business better and to greater satisfaction and benefit of its subjects, it ought to undertake it, especially when there is a demand for it.

4. It remains to consider how far it is practicable for the Government to undertake the business. Several private companies, both European and Indian,

2.3

note by
the Secy.

Insurance
Committee

carry on successfully insurance business in its various aspects all over India and what has been possible for these private agencies should also be possible for the Mysore Government to do within its own territories. In fact it could be done more easily and at less cost by utilising all the available resources at the disposal of Government. The manner in which practical action can be taken is briefly set down below. The business of Life Insurance for the general public of Mysore may form a branch of the existing Insurance Office called the "Public Branch" and its accounts maintained separately. The management may be left in the hands of the existing Insurance Committee strengthened, if necessary, by addition of a few insured unofficial members of the Public Branch. Only the lives of *bona fide* Mysoreans of both sexes may be insured. The system of issue of Endowment Policies now in vogue among Government servants which is more popular among the insuring public and of which the Government have 20 years' experience, may be adopted to start with, reserving for future consideration other forms as demand arises for them. The same bonus tables applicable to the Government servants may be safely adopted. These tables which hardly differ from those adopted by the Bombay Oriental Office, which has been doing large business among all classes of Indians for the last 30 years, provide for all risks, and in addition for all reasonable and necessary expenditure of management, as has been proved by three quinquennial actuarial valuations.

NOTE.—Premium to secure a bonus of Rs. 1,000, at 55 or at death earlier :—

Age.	Mysore.	Oriental.
	Rs. a.	Rs. a.
21	28 5	28 8
25	34 4	34 5
31	42 3	42 6
36	53 8	55 0
41	72 8	76 1

The minimum and maximum premium for which insurance could be effected may be Re. 1 and Rs. 50, as in the case of Government servants. This will limit the liability of the Government and at the same time give scope for the man of moderate as well as large income to obtain a decent competence. (A set of simple rules drawn up on the above basis are attached to these notes, from a perusal of which it will be seen that it is quite practicable for the Government to undertake the business.*) It may also be fairly gauged from the foregoing observations and the set of rules what establishment would be required. To start with, it need not be large. Perhaps a few clerks may have to be appointed in the Insurance Office and some money allowed for contingent expenses. With the growth of the business the Staff would require to be proportionately increased and ultimately it may become an independent department of Government presided over by an expert officer.

5. The operations of the Family Pension Branch newly opened may also be thrown open to the whole population. The draft rules provide both for ordinary life insurance and family pension.

6. It should not be the aim of Government to make any profit out of the insurance business and surpluses declared at valuations when they attain appreciable proportions should be devoted to improving the working machinery and in granting bonus to the subscribers. The only direct benefit to Government will be that it will have a considerable sum of money at a reasonable rate of interest for employment in productive works or for investment in any other ways for the public good.

RULES REGARDING EXTENSION OF THE MYSORE STATE LIFE INSURANCE SCHEME TO THE GENERAL PUBLIC OF MYSORE.

1. The following Rules under which the Mysore State Life Insurance Scheme shall be extended to the general public of Mysore shall come into force on the

191 .

* The draft rules are being scrutinized in the office and they will be forwarded to the Members of the Committee in due course.

2. Life Insurance Rules, 2, 3, 5, 9, 12, 13, 14, 16, 18, 19, 28 and 29 and Family Pension Branch Rules 6 to 9, 11 to 32, and 36 to 59 shall be read and understood, *mutatis mutandis*, as forming part of these rules.

3. The term "*bona fide* Mysorean" shall mean and include all subjects of His Highness the Maharaja of Mysore domiciled within the territories of His Highness.

4. The Branch of the Mysore State Life Insurance Office transacting the business connected with the Insurance of the general public shall be called the PUBLIC BRANCH.

5. An account of all transactions including receipts and disbursements of the State Life Insurance, PUBLIC BRANCH shall be separately maintained, one for Life Insurance and another for Family Pension, and that a statement of the accounts as they stand at the end of each year will be published in the *Mysore Gazette*.

6. Any *bona fide* Mysorean may insure his life for an endowment bonus calculated in accordance with the tables attached to the Insurance Rules applicable to the Officers of the Mysore Government subject to the payment of the prescribed premium. The bonus shall be payable from the Mysore revenues on the insured completing 55 years of age or at his death, if earlier. He shall likewise be eligible to subscribe in the manner provided in these rules to the Family Pension Branch to secure payment of monthly pension from the Mysore revenues to certain members of his family.

7. An actuarial valuation of the assets and liabilities of the PUBLIC BRANCH shall be made once in five years and surpluses, if any declared at such a valuation, disposed of by Government in the manner they deem fit.

8. Any *bona fide* Mysorean, as defined in Rule 3, who wishes either to insure his life under these rules or to secure monthly pension to members of his family, shall obtain the requisite application forms from the Officer in charge of the Taluk or the District Treasury or from any other officer appointed in that behalf by a notification in the official Gazette and after filling and signing them tender them to the said officer with such evidence, as is required, of his age and of the person for whom a pension is sought to be secured. Such officer after satisfying himself for reasons to be recorded in writing on the application that the applicant is a *bona fide* Mysorean, shall direct him to deposit in any Government Treasury an entrance fee of Rs. 4 and to produce the receipt therefor. The application with the evidence of age and the Treasury Receipt shall then be forwarded without delay to the District Medical Officer with directions to the applicant to appear before that officer for medical examination.

NOTE.—When applications for life insurance and for securing family pension are made simultaneously, only a single entrance fee of Rs. 4 shall be deposited. The entrance fee shall on no account be refunded after the applicant undergoes medical examination. If, however, he cancels his application before undergoing medical examination, the fee may be refunded on application to the Secretary, Insurance Committee.

9. The District Medical Officer, on receipt of the application and connected papers and on the applicant appearing before him, shall examine him and submit his report in the prescribed form and forward it with other papers to the Secretary to the Insurance Committee in a sealed cover.

NOTE (1).—When applications for life insurance and for securing family pension are simultaneously made, the Medical Officer shall forward a single medical report for both.

NOTE (2).—For every medical report so forwarded, the District Medical Officer shall be entitled to receive a fee of Rs. 4 which will be paid to him at the end of every quarter on forwarding a bill therefor to the Secretary to the Insurance Committee.

10. The application with medical report and the evidence of age shall then be forwarded by the Secretary to the Insurance Committee, to the Consulting Medical Officer of the Committee for opinion and afterwards considered by three members and the President or the Vice-President of the Committee. If they are unanimously agreed as to the eligibility of the life of the applicant for insurance or for admission as subscriber to the Family Pension Branch, at the ordinary rates, the application shall be accordingly accepted. If they unanimously agree that the proposer is eligible for a reduced bonus or may be admitted to the Family Pension Branch for an augmented rate of subscription, the application shall be accepted

after obtaining the consent of the applicant therefor. If the life is considered ineligible for insurance or for admission to the Family Pension Branch or the applicant does not consent to accept a reduced bonus or pay augmented rate of subscription the application shall be rejected and due notice of it sent to him in writing. When the members are not agreed in their opinion as to the acceptance of the proposal for life insurance or admission to the Family Pension Branch, it shall be circulated among the remaining members of the Committee and shall be disposed of according to the opinion of the majority after reckoning one vote against the applicant as cancelling two votes in his favour. If in so reckoning there are left no votes either in favour of or against the applicant the matter in question shall be decided by the casting vote of the President or the Vice-President. The President or the Vice-President shall, in all cases, be at liberty to refer for orders of Government any question involving a general principle notwithstanding its decision by majority of votes.

11. When an application for life insurance or for admission to the Family Pension Branch has been accepted as provided in Rule 17, due notice thereof in writing shall be sent without delay to the applicant calling upon him to pay into any Government Treasury the first quarterly, half-yearly or the yearly life insurance premium or the subscription to the Family Pension Branch as has been agreed upon, within one month from the date of acceptance of his application and to forward the Treasury Receipt therefor to the Secretary to the Insurance Committee. On receipt of the said Treasury Receipt, a life insurance policy or an entrance certificate in case of Family Pension shall be prepared, signed by the Secretary to the Insurance Committee and forwarded to the applicant. The date of acceptance of the application shall be the date on which the President or the Vice-President passes final orders. The contract for a life insurance or for family pension shall have effect from the date of payment of the first instalment of the insurance premium or the family pension subscription, notwithstanding the issue of a policy or an entrance certificate on a different date. If the first instalment payment is not made within the time specified in this rule, the whole proceedings shall stand cancelled and they shall commence *de novo* if the applicant desires to come up again.

12. Instalments of the insurance premium or the subscription to the Family Pension Branch for each subsequent quarter, half-year or year shall fall due to be paid on the first day beginning the quarter, half-year or the year, but it may be paid within thirty days from that date into any Government Treasury, and the Officer in charge of such Treasury shall acknowledge the payment under his initials and date in the Receipt Book produced therefor.

13. The effect of non-payment of the subscription to the Family Pension Branch within the said thirty days and the revival, etc., of a lapsed pension contract shall be dealt with in the manner provided in the rules pertaining thereto.

14. A life insurance policy the premium due on which has not been paid in the manner provided in Rule 12 shall not lapse if insured dies within the thirty days of grace and the bonus assured by it shall be paid to his nominees or other legal heirs after deducting the premium due. Otherwise it shall lapse and all claims to the bonus assured by it forfeited.

15. A lapsed policy may be revived on payment of all arrears of premium with compound interest at 4 per cent per annum, (1) if application for revival is made within six months from the date of lapse, on production of a solemn declaration signed before a Magistrate to the effect that the insured continues to be in good health, and (2) if made at any time thereafter, on production of satisfactory detailed medical certificate obtained from the District Medical Officer, on payment to him of a fee of Rs. 4. If it is not so revived, a surrender value of not more than 40 per cent of the premium paid without interest may be obtained on application to the Secretary to the Insurance Committee to whom the policy should be surrendered. A lapsed policy which has been in force for not less than five years may be exchanged for a fully paid-up policy payable at fifty-five years or death if previous, the reduced bonus payable on the policy bearing the same proportion to the full bonus as the amount of premium paid bears to the amount payable if the insured lives till he completes his fifty-fifth year.

16. An insured person may apply to the Secretary to the Insurance Committee in the form prescribed therefor to register the name of any person whom he

may wish to nominate to receive the bonus assured by his policy in case of his death before completing his fifty-fifth year; and should he so die, the bonus shall be paid to such nominee, or if the nominee is a minor, to his appointed guardian on satisfactory proof of death of the insured and on surrender of the policy; the receipt obtained therefor shall completely discharge the Committee from all further liabilities in respect of such bonus. Should the insured die before completing fifty-five years and no nominee be registered, the bonus shall be paid to his legal heirs declared as such by a competent Court of Law in the Mysore Province and on the surrender of the policy. Should the insured live till he completes his fifty-fifth year of age, the bonus assured by his policy shall be paid to him on his own receipt whether a nominee has been registered or not.

NOTE I.—An authenticated extract from the mortuary register of the place where the insured had died and the statement of two respectable persons who have personally attended the cremation or the burial of the dead body of the insured, may be considered sufficient proof of death.

NOTE II.—A nomination which has been made in the required form may be considered valid, even though the insured should die before it is registered in the office of the Secretary to the Insurance Committee.

'copy'

S. KRISHNAMA CHAR,

Assistant Secretary.

M. S. L. I.

F.P.B.—1.

MYSORE STATE LIFE INSURANCE.

FAMILY PENSION BRANCH.

APPLICATION FOR ADMISSION.

Place.....

Dated the..... 191 .

To

THE SECRETARY,
MYSORE STATE LIFE INSURANCE COMMITTEE,
BANGALORE.

SIR,

I beg to submit this my application for admission as a subscriber to the Family Pension Branch and I have entered in the schedule overleaf all particulars of the person for whom I wish to secure a pension together with the amount of pension. I shall abide by all the conditions laid down in the rules framed by the Government in this connection and all orders issued by the Insurance Committee in conformity therewith.

I was born in the village
Taluk..... District, in evidence of which I hereto attach
I have also attached evidence of the age of the person for whom I wish to secure a pension. I usually reside at..... and have all my permanent interest at.....

I beg to remain,

Sir,

Your most obedient servant,

Signature }
of the }
applicant. }

I certify that I am satisfied that the above proposer is a *bona fide* Mysorian for the reason that The Treasury receipt for the entrance fee of Rs. 4 is hereto attached. The papers are forwarded to the District Medical Officer and the proposer has been directed to appear before him.

Place

Dated the

Signature and }
designation of }
the certifying }
officer. }

G—1.

MYSORE STATE LIFE INSURANCE.**PROPOSAL FOR INSURANCE.***Statements to be made by Person proposing to Insure his Life for the first time.*

Instructions to Proposer.	I
Your full Christian name and surname should be written on the line marked (a); or	(a)..... (a ¹)..... (a ²).....
Your full name and father's name, your caste and residence, should be written on the lines marked (a), (a ¹) and (a ²).	declare that I was born at.....Village Taluk (b).....District..... on the..... [c].....day of.....in the year..... so that I am.....years.....months of age on this date and in evidence thereof I attach hereto I hereby propose to insure my life for the tabular endowment bonus of Rs.....for a monthly premium of Rs.....which I agree to pay.....from the date on which this my proposal is accepted. I further bind myself to abide by all the rules.....framed by the Mysore Government in this behalf and all the orders issued by the Mysore State Life Insurance Committee in conformity therewith.
The place in which you were born should be stated on the line marked (b). If born in India, and the District or Province of birth.	
The day of your birth and the month and year in which you were born, should be stated on the line marked (c).	
The date and the nature of your first appointment in Government service with its pay and the permanent appointment you now hold with its substantive pay, should be stated on the lines marked (d) and (d ¹).	
	 <i>Signature of Proposer.</i>

*Dated the.....day of 191 .**Certificate by Officer to whom the proposal is tendered.**I certify that I am satisfied that the above Proposer is a bona fide Mysorean for the reason that.....**The Treasury Receipt for the entrance fee of Rs. 4 is hereto attached. The papers are forwarded to the District Medical Officer.....and the proposer has been directed to appear before him.***STATION,***Dated.....191 .**Signature of the Certifying Officer.*

NOTE II.—If the Proposer be a Christian, he should attach his baptismal certificate, or if this is impracticable, produce satisfactory evidence as to his age. If the Proposer be other than a Christian, he should forward his horoscope or other document recording the date of his birth made about that time or a compared copy of such, attested by a Magistrate under his signature and seal. If such documentary evidence is not in existence, he should attach to the proposal the statements of two respectable persons, preferably of his close relatives, as to the date of his birth.

Proposals not forwarded with the requisites referred to in Notes I and II, will not be considered complete and the pay of the Proposer is liable to be stopped till they are furnished.

Declaration to be signed by the Proposer in the presence of the Medical Officer.

I do hereby declare that the foregoing statements, and those made by me to the Medical Officer, are true to the best of my knowledge and belief, and that I have not withheld or concealed any circumstance with regard to which information has been required from me. I agree that the foregoing statements shall be the basis of the proposed contract for an Insurance on my Life, and that if it shall hereafter appear that I have wilfully made any untrue statement, or have fraudulently concealed any circumstance which I ought to have made known, then all the premiums which shall have been paid under the said contract shall be forfeited, and the contract rendered absolutely null and void.

Dated *day of* *191.*

Signature of the Proposer.

Statement and Opinion by Medical Officer.

Questions to be answered by the Proposer before the Medical Officer.

(The substance of the answers should be recorded by the Medical Officer.)

- | | |
|---|--|
| <p>1. What is your age and caste?</p> <p>2. If parents are living, state present age and state of health of—</p> <p> Father </p> <p> Mother </p> <p> If dead, state age at and cause of death of—</p> <p> Father </p> <p> Mother </p> <p>3. What are the respective ages and state of health, of your brothers and sisters now living? Give the age at and cause of death of any who have died.</p> <p>4. Have you ever suffered from—</p> <p> (a) Malarial fever?</p> <p> (b) Other fevers?</p> <p> How often have you suffered and when last?</p> <p>5. Have you ever suffered from rheumatism?</p> <p>6. Have you ever met with any serious injury? If so, state its nature and when it occurred?</p> <p>7. Was your life ever before proposed to be insured with the State Life Insurance Committee, or with any private Insurance Company, and if so, with what result in each case?</p> | |
|---|--|

Questions to be answered by Medical Officer examining the Proposer.

1. What is the Proposer's general configuration and physical development ?

Height ft. in.

Weight st. lbs.

Circumference of chest Inches.

2. Is his appearance that of a person of the age stated ?

If not, state his (or her) age by appearance.

Respiration.

3. Have you examined the lungs with the stethoscope and by percussion ?

Are they free from abnormal sounds ?

Has he ever suffered from spitting of blood, pneumonia or asthma or chronic cough ?

What is the frequency of the respiration ?

Circulation.

4. Have you examined the heart with the stethoscope ?

(a) Is there any abnormal sound ?

(b) What is the number and character of the pulse and is it equal on both sides ?

Digestion.

5. (a) Are the spleen and liver natural in size ?

(b) Has he ever suffered from dropsy, fistula, hæmorrhoids or hernia ?

(c) Has he had dysentery or diarrhœa ? If so, for what period, and when ?

22

Urinary Organs.

6. Have you examined the urine? If so, what is the specific gravity?

Is there any—

(a) Albumen?

(b) Sugar?

(c) Is it healthy?

7. Has he had small-pox, or has he been successfully vaccinated?

8. Have you observed generally his appearance with reference to his habits? Has he the appearance of a person whose habits and mode of living have been uniformly temperate?

9. What other defects in his health or constitution do you notice besides those elicited by the above examination.

10. State your opinion of the Proposer's life with reference to—

(1) His present health.....

(2) The state of his different organs....

(3) His constitution.....

(4) The eligibility of the life (keeping in view both the personal condition and habits and the family history).

The above declaration was signed by the Proposer in my presence.

Station.....

Date.....19

Signature of Medical Officer.

NOTE —Having recorded his opinion above, the Medical Officer should forward this proposal to the Secretary to the Committee in a sealed cover.

23

The following is a summary of the concluding observations of the Dewan at the Mysore Representative Assembly on the 26th October 1915.

GENTLEMEN,

The work of the session is over. We have considered in all about four hundred subjects including those entered in the supplemental list furnished by the Assembly after the opening day of the session. Some twenty-five or thirty of these subjects being very important were fully discussed. I will now briefly indicate the views and present intentions of Government in regard to most of these.

I must premise my observations with an expression of regret for being obliged to curtail the discussion on some of the subjects. Had I not done so, it would not have been possible to complete our work to-day.

It was also a matter of much regret to me that, on account of financial exigencies, a great many of the requests of members, which involved additional expenditure, had to be refused.

The question of the relations between the inamdars and tenants, about which you made a representation last year, was considered by a committee and their report is already in your hands. But in the light of the further views now expressed by you, the subject will be again examined either by the same, or by an enlarged committee or commission.

In the matter of remuneration to village servants, viz., *thoties* and *talaries*, in the Nandidurg Division, Government have come to certain conclusions which they hope to announce shortly. The present idea, as suggested by some of the members themselves, is to collect *miras* at a rate based on the assessment payable by the ryots.

The reduction of the irrigable area below tanks which have silted up will receive attention during the year. A beginning will be made by taking up a few selected tanks in the Kolar District for investigation. Our resources and establishment are not adequate to enable us to undertake this work on any very large scale at once.

In regard to Amrit Mahal Kavals, Government are willing to throw open for cultivation as much land as possible, after retaining enough for the requirements of the Department.

The question of the separation of the executive and judicial functions is one on which there is not much difference of opinion, on principle, between you and the Government. The Chief Judge is in favour of the proposal and we hope to make a beginning as soon as we see our way to provide the necessary funds.

The Rev. Mr. Gulliford enquired whether Government proposed to charge fees in primary schools. On the whole, I think, it is better to recover fees from children whose parents are able to bear the charge than forego the further expansion of education which such additional income would provide. During the past few years, Government expenditure on education has gone up by leaps and bounds, *i.e.*, from about Rs. 8 lakhs to over Rs. 20 lakhs. We want every available rupee for the further extension of education. It is true in certain other advanced countries, primary and even higher education is free. But we have not their resources. The expenditure on primary education in those countries bears, unlike in Mysore, a very small proportion to their total resources.

We are actively investigating the question of a railway connection to a suitable port on the West Coast. As soon as the Mysore-Arsikere Railway is completed, other lines will be taken up, one by one, to expand our internal railway system. It is the desire of His Highness' Government to work the railways ourselves and, as far as possible, with the aid of trained local men.

In the matter of railway thefts, I would suggest that every authenticated case may be brought to the notice of the Railway Secretary and the Inspector General of Police. I feel sure that the higher officers of the Madras and Southern Mahratta Railway Company and the British Police will help to bring the offenders to book and remove this longstanding grievance of the Mysore public.

The specific proposal to extend medical relief into the interior of the taluks, which was recommended by so many members of this Assembly, will receive attention in the coming year.

There were two or three complaints in connection with the resettling of the raiyats drowned out by the

Cauvery Reservoir. In working out a scheme of this magnitude, it is impossible to avoid stray cases of inconvenience or hardship. Any genuine individual grievance will receive immediate consideration from our officers, if brought to their notice.

The extension of the benefits of the State Life Insurance Scheme to the non-official public has been urged in this Assembly for several years past. You will be glad to learn that His Highness the Maharaja has been graciously pleased to sanction the extension, subject to reasonable limitations.

The difficulties connected with the School Final Examination appear to be very real and we learn from the papers, that the Syndicate of the Madras University are themselves giving attention to the matter. The State will do what it can, in conjunction with the University, to minimise the hardships brought to notice.

The general wish of this Assembly was in favour of the retention of the scheme of religious instruction in our schools. Government have no desire to disturb existing arrangements. If possible, the present arrangements will be improved by providing for business education in addition.

His Highness' Government are aware of the urgent need that exists for a proper piped water supply in several important towns in the State. They are prepared to give the usual help as soon as satisfactory proposals are received. They are also willing to stretch a point and give special aid to places like Chitaldrug where exceptional difficulties exist in this respect.

His Highness the Maharaja was pleased to state, at a recent function at Seringapatam, that his Government would give all reasonable help to improve that town. The wants of the town will be once more investigated with a view to give full effect to His Highness' wishes.

The subject of Local Self-Government has already been dealt with in my address and active steps will be taken to introduce a scheme developed by the Committee presided over by Mr. M. Kantaraj Urs. Government trust that the public will heartily co-operate with them in giving practical effect to the scheme.

Government were gratified to receive the testimony of the members that the Malnad Improvement Scheme is making steady progress. There will always be defects

and difficulties when a new scheme is started. We look to the representatives of the public to help us to remedy them.

As regards the Village Improvement Scheme, I have watched the progress made and the enthusiasm which the officers and the public have shown in furthering the intentions of Government. I have visited numerous villages; the many proofs of the capacity and enthusiasm which the people have shown in this work are gratifying in the highest degree.

Many of the members raised the question of the levy of a cess in lieu of personal service from recalcitrant villagers in connection with communal work due from them for half a day in the week. Government intimated last year that they wanted to work the scheme, for some time at least, on a voluntary basis relying on the enthusiasm of the people themselves. Although the proposal to levy a cess was approved by a majority of the members, Government are not in favour of introducing compulsion at once. The question will however receive reconsideration if the proposal meets with more unanimous support next year.

I have already informed you that Government are prepared in future sessions of this Assembly to consider twenty five supplementary questions if they are of general public importance and put forward with the approval of a majority of the members of this Assembly.

The requests made by members from the Hassan and Bangalore Districts for bridges over the Hemavati at Gorur and the Arkavati at Kankanhalli have been graciously sanctioned by His Highness the Maharaja. Both projects will, I hope, be put in hand in the coming year.

You wanted a separate session for discussing the budget. The State Budget does not undergo any very appreciable variation from year to year. Any suggestions you may make now can be considered a few months hence, *i.e.*, about April next, when we begin to frame the budget for the following official year. Any minor suggestions involving variations in expenditure of Rs. 2 or 3 lakhs can be easily given effect to even after the budget is formally sanctioned. The necessary rules for the discussion of the budget in this Assembly will issue before the next session.

Our chief difficulties in arranging for a second session are the unwieldy character of the Assembly and the dislocation of public work which would ensue by withdrawing heads of departments and district officers from their duties a third time in the year.

The Assembly has been doing very good work in bringing deficiencies in the administration and grievances and wants of the people to notice. By long practice, it has learnt to do this work to perfection.

There are numerous other subjects touching vital matters in our civic and public life which require attention if our progress is to be more rapid. Some twenty of these have been brought to your notice. Their number might be easily increased to two hundred if only we had workers enough in the country to take them up. Economic subjects are placed in the forefront of our programme because the primary wants of the people claim our first attention. There are many other subjects awaiting suitable organization to deal with; subjects for instance like municipal government, town-planning, encouragement of art and literature, improving discipline and social amenities in towns and villages. As no organization exists to make the people even to think about these subjects, it is no wonder that our earning power and working efficiency should be so low.

Government expect every citizen to be a worker. If, in addition to being this, he gives a portion of his time, energy or money for public work either on behalf of the town or village in which he resides or of the State, as a whole, he will be making himself doubly useful. No subject of His Highness in this State should be content to remain a spectator.

It is also important that the members of this Assembly and the public should keep themselves well posted with public affairs and with the means and resources of Government. That is why we ask you to discuss the budget. If the representatives of the public know what requests are feasible and what are not and put forward well-considered proposals in which all aspects of a question have been previously considered, the work of compliance with them will be rendered easy.

You have placed before Government some four hundred subjects. Many of them require additional funds. You have not suggested any new taxation; there

is no proposition in which you offer co-operation or help of any sort on behalf of the people. I may remind you that there are countries in which people hand over, in some shape or other, over 30 per cent of their net earnings to their Governments to be spent on the public administration and the development work of their country.

The tendency of the public in the past has been to ask for a great deal more than Government can give. I hope, in future, there will be both give and take, and mutual trust and co-operation between the officials and the representatives of the non-official public. It is only when Government officers and the public begin to see eye to eye and supplement each other's efforts that good administration and the permanent prosperity of the country as a whole will be promoted.

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Final Note by the First Member of Council.

Subject:—

Extension of the Scheme of State Life Insurance
to the General public.

The Members of the Representative Assembly have
been repeatedly ^xurging Government to extend the Scheme
of State Insurance to the General public and in the last
Session they were unanimously in favour of the proposal.

*Papers 45 & 46 of R.A. No
3 1944. 7/12/45*

H

In ^{his} ^xconcluding speech in the Assembly, this year,
the Dewan said " you will be glad to learn that His --
Highness the Maharaja has been graciously pleased to --
sanction the extension, subject to reasonable limitations.

It is for approval

The draft order herewith submitted has been pre-
pared according to my instructions by the Financial De-
Page 8 of office notes partment and has been ^xagreed to by the other Members of
Council and the Dewan.

H. Mangundaya

Dated. *3/12/45*

First Member of Council.

Submitted to His Highness.

Flag N.

I submit herewith a 'Final Note' by the
First Member of Council regarding the extension of
the benefits of State Life Insurance to the non-
official public.

Left for approval
Pages 7 and 8 of office
notes

2. The draft Government Order which has been agreed to by the Council, may be graciously approved.

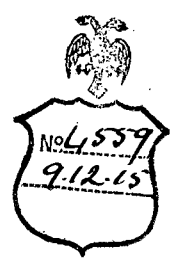
Mr. Winona 299 -
95 Dec 1915

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Record of Cases submitted for the Orders
of His Highness the Maharaja

Subject.

Proposal to extend to the
general public the benefits of the State
Life Insurance Scheme.



54

Order.

~~KRM~~

13/12/15

For Secy

14.12.15. do

14/12/15

Issue
14/12

8
14/12

Extension of the benefits of the
State Life Insurance Scheme
to the general public -
Proceedings of the Government of His
Highness the Maharaja of Mysore.

Read again:-

Subject Nos. 130 and 131 of the
Mysore Representative Assembly of 1914 and
the reply of Government thereto that --
making State Life Insurance open to the
public is under the consideration of Go-
vernment?

Read:-

The representation on the same
subject in the Assembly of 1915.

Order No.

26 2704-53
27-64-15-1

Dated Bangalore, 16 December 1915.

The Members of the Mysore Representa-
tive Assembly have been repeatedly urging
Government to extend the scheme of State
Life Insurance to the General public and
in the last Session of the Assembly, the
Members were unanimously in favour of the
proposal.

The Economic Conference has also dis-
cussed this question. The Industries and
Commerce Committee to which the subject
was referred by the Economic Conference was
considered a note on the subject prepared
by

by Mr. J. S. Chakravarti. The Committee -- thought that the note dealt with the whole question in a lucid and convincing manner and agreed with the opinion expressed -- therein that State Insurance in Mysore should be extended to the public.

2. After carefully considering the subject, Government have decided, as announced in the Dewan's concluding speech at the -- last Representative Assembly, to extend the State Life Insurance Scheme to the non-official public. The general lines of the scheme applicable to the public will be as follows:-

(1) The Public Scheme will be kept separate from the officials' Scheme, but for the present managed by the same Committee and Office.

(2) The accounts, ^{✓ books} etc., will be separately maintained and balanced. The work of the Public Branch will be conducted in such a manner that at any time it may be entirely transferred to a new and distinct Office.

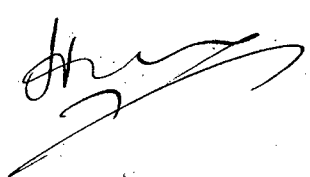
(3) For the present endowment policies payable at 55 or 60 years and whole-life policies will be issued. But other suitable forms will also be adopted after due investigation.

(4) The rates will be calculated in the analogy of rates charged in well-conducted companies working in British India so

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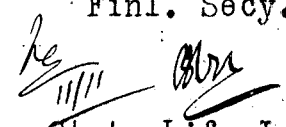
The Committee will also send up suggestions regarding the agency and procedure to be adopted for submission of proposals, medical examination of proposers and collection of premia, etc., for the present, and eventually when the work may attain larger proportions.

The Secretary, State Life Insurance Committee, is authorised to entertain the temporary establishment required for the present for drawing up rules and tables and other preliminary work at a cost not exceeding Rs.100/- per mensem for a period of 6 months in the first instance, the extra amount required being met from the savings ⁱⁿ of the provision of Rs.5,200/- in the -- current year's budget under 18 -i - Education - 9 scholarships (v) Actuarial Scholarship.



To


Finl. Secy.


The Secretary, State Life Insurance Committee.

The Comptroller, Mysore Government.

The Heads of Departments.

The Dy. Commrs. of Dts.

KNN.3.

as to keep the concern self-supporting after allowing a margin for payment of medical fees, the entire expenses of -- office management and payment of advertisement and commission charges, if any.

(6) ~~Government~~ Government will retain the power of revising the rates whenever necessary ^{will only} but such revision ~~affecting~~ policies issued after that date.

(6) The maximum and minimum bonuses on any single life will for the present be Rs.2,500/- and Rs.100/-, respectively.

(7) Only persons who are natives of the State or are permanent residents therein are to be eligible for insurance.

(8) Premia will be made payable monthly, half-yearly, ^{or} and yearly, some period of grace being allowed in each case.

(9) Medical men qualified to give certificates will be specially nominated for each District.

(10) After a year's working the office management may be ~~recognised~~ recognised.

3. ~~III~~. The Insurance Committee is requested to submit at a very early date for ^{the} approval ~~by~~ ^{of} Government a set of -- suitable rules and tables of rates so that the Scheme may, if possible, come into operation by the 1st January 1916.

The